

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Janet J. Wade
Debtor(s)

Bankruptcy Case No.: 18-21858-GLT
Issued per 7/22/2021 Proceeding
Chapter: 13
Docket No.: 69 – 65, 68
Concil. Conf.: July 22, 2021 at 09:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 15, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jul. 22, 2021 at 09:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The Trustee's Certificate of Default to Dismiss [Dkt. No. 65] is Withdrawn.

A Fee Application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

Payment to People's Gas began 5/19 and will be a long term continuing debt.

The plan base will not be reset from this hearing.

Funds available will go to unsecured creditors.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

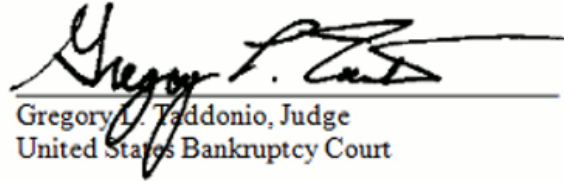
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: July 23, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Janet J. Wade
Debtor

Case No. 18-21858-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 23, 2021

User: dbas
Form ID: 149

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2021:

Recip ID	Recipient Name and Address
db	+ Janet J. Wade, 301 East McIntyre Avenue, Pittsburgh, PA 15214-3324
cr	+ City & School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14828300	+ AES/PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1419
14828301	+ Allegheny Health Network, c/o Sate Collection Services, 2509 S. Soughton Road, Madison, WI 53716-3314
14828302	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14828303	+ Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14870655	+ City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14828305	+ City Co Federal Credit Union, 220 Grant Street, Pittsburgh, PA 15219-2123
14828306	+ Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14870635	+ County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14828310	ECMC, PO Box 64909, Saint Paul, MN 55164-0909
14828311	+ First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
14828313	+ Greater Police Federal Credit Pittsburgh, 1338 Chartiers Avenue, Pittsburgh, PA 15220-4800
14828314	Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
14856553	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14828317	+ Peoples Natural Gas, 375 N Shore Dr, Pittsburgh, PA 15212-5866
14863617	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14870627	+ Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14828319	+ TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
15206169	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14855660	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14828320	+ Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004
14828321	UPMC Community Medicine, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
14828322	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14877058	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
14828323	+ Van Ru Credit Corporation, 4839 N. Elston Avenue, Chicago, IL 60630-2534

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14828304	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 23 2021 23:00:00	Bernstein -Barkley, PC, 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14828307	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2021 23:00:00	Comenity/Express, PO Box 182789, Columbus, OH 43218-2789
14828308	Email/Text: mrdiscen@discover.com		

District/off: 0315-2

User: dbas

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		Jul 23 2021 23:00:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
14831928	Email/Text: mrdiscen@discover.com		
		Jul 23 2021 23:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14828309	+ Email/Text: kburkley@bernsteinlaw.com		
		Jul 23 2021 23:00:00	Duquesne Light Company, 411 Seventh Ave, Pittsburgh, PA 15219-1942
14880852	+ Email/Text: kburkley@bernsteinlaw.com		
		Jul 23 2021 23:00:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14878811	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jul 23 2021 23:04:59	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14868150	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 23 2021 23:00:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14828315	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jul 23 2021 23:04:51	Merrick Bank, 10705 S. Jordan Street, Suite 200, South Jordan, UT 84095-3977
14875646	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jul 23 2021 23:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14829692	+ Email/PDF: rmscedi@recoverycorp.com		
		Jul 23 2021 23:04:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14878810	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Jul 23 2021 23:00:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14878320	Email/Text: bnc-quantum@quantum3group.com		
		Jul 23 2021 23:00:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14828318	+ Email/PDF: gecsed@recoverycorp.com		
		Jul 23 2021 23:04:51	SYNCB/Ashley Home Stores, PO Box 965036, Orlando, FL 32896-5036
14881744	+ Email/Text: bncmail@w-legal.com		
		Jul 23 2021 23:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14832935	+ Email/Text: bankruptcy@huntington.com		
		Jul 23 2021 23:00:00	The Huntington National Bank, 3 Cascade Plaza-CAS056, Akron OH 44308-1124

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14828312	*+	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
14828316	##+	Oliphant Financial, LLC, 2601 Cattleman Road, Suite 300, Sarasota, FL 34232-6231

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING****The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City & School District of Pittsburgh jhunt@grblaw.com cnoroski@grblaw.com
Kenneth Steidl	on behalf of Debtor Janet J. Wade julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9